

**REMARKS**

Claims 1-17 are pending in this application. By this Amendment, 1-17 are amended.  
No new matter is added.

Applicants appreciate the courtesies shown to Applicants' representative by Examiner Arani in the December 29, 2004 personal interview. Applicants' separate record of the substance of the interview is incorporated into the following remarks.

Claims 1-17 stand rejected under 35 U.S.C. 102(e) over Stefik et al. ("Stefik"), U.S. Patent No. 6,233,684. The rejection is respectfully traversed.

At the interview, Applicants' representative discussed the differences between claims 1 and 10 and the disclosure of Stefik. In particular, Stefik fails to disclose the feature of utilizing a computerized policy to determine the forgery protection requirements, as recited in claims 1 and 10. The Examiner agreed that claims 1 and 10 are patentably distinguishable over the applied reference.

Because Stefik does not anticipate or suggest each and every feature of claims 1 and 10, Stefik cannot anticipate or suggest the subject matter of claims 2-9, which depend from claim 1 and the subject matter of claims 11-17, which depend from claim 10, at least for the reasons discussed with respect to claims 1 and 10 and for the additional features recited therein. Thus, as agreed at the interview, the pending claims are patentable over Stefik.

In view of the foregoing, it is respectfully submitted that this application is in condition for allowance. Favorable reconsideration and prompt allowance of claims 1-17 are earnestly solicited.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



James A. Oliff  
Registration No. 27,075

Kurt P. Goudy  
Registration No. 52,954

JAO:KPG/tea

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**OLIFF & BERRIDGE, PLC**  
**P.O. Box 19928**  
**Alexandria, Virginia 22320**  
**Telephone: (703) 836-6400**

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